

UNITED STATES BANKRUPTCY COURT  
UNITED STATES BANKRUPTCY COURT DISTRICT OF NEBRASKA

In re Sheri Michelle Johnson,  
Debtor

Case No. 14-41806

Chapter 13

**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.

Court claim no. (if known):

Last four digits of any number  
you use to identify the debtor's  
account: XXXX7624

Date of payment change:  
Must be at least 21 days after date of 12/01/2014  
this notice

New total payment:  
Principal, interest, and escrow, if any \$ 987.49

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 449.12

New escrow payment: \$ 456.86

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 0.0000 %

New interest rate: 0.0000 %

Current principal and interest payment: \$ 0.00

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X \_\_\_\_\_  
Signature

Date November 6 2014

Print: Andrew Goldberg  
Lisa Sinder  
First Name Middle Name Last Name

Title Authorized Agent

Company Rosicki, Rosicki & Associates, P.C.

Address 51 E. Bethpage Road  
Number Street  
Plainview NY 11803  
City State ZIP Code

Contact phone (516) 741-2585

Email agoldberg@rosicki.com  
lsinger@rosicki.com

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change has been served via Electronic Case Filing on the following parties:

Francis X. Skrupa, Esq.

Kathleen Laughlin, Esq.

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change has been served via first class mail on the following parties:

Sheri Michelle Johnson ;  
4420 S. 57th St.  
Lincoln, NE 68516

November 7 2014

A handwritten signature in black ink, appearing to read 'Jenna Venturini', is written over a horizontal line.

Jenna Venturini

L913C

| ESCROW ACCOUNT STATEMENT  |          |                                   |          |
|---|----------|-----------------------------------|----------|
| Analysis Date:  |          | 10/28/14                          |          |
| Loan Number:  |          |                                   |          |
| Escrow Account Number:  |          |                                   |          |
| Current Payment   |          | New Payment Effective<br>12/01/14 |          |
| Principal and Interest  | \$530.63 | Principal and Interest*           | \$530.63 |
| Escrow  | \$449.12 | Escrow                            | \$456.86 |
| Total Current Payment   | \$979.75 | Total NEW Payment*                | \$987.49 |
| <p>* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.</p> |          |                                   |          |

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

| ANTICIPATED DISBURSEMENTS  |            | ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE |                            |             |                      |
|--|------------|---|----------------------------|-------------|----------------------|
| December 2014<br>to November 2015  |            | Anticipated Activity  |                            |             |                      |
| Taxes  | 2,697.48   | Payments<br>to Escrow   | Payments<br>from<br>Escrow | Description | Projected<br>Balance |
| Insurance  | 1,196.00   |   |                            |             |                      |
| PMI  | 1,548.00   |   |                            |             |                      |
| Total Disbursements  | 5,441.48   |   |                            |             |                      |
| Bankruptcy File  | 10/21/14   |   |                            |             |                      |
| Date   |            |   |                            |             |                      |
| Proof of Claim Escrow Balance  |            |   |                            |             |                      |
| Pre-Petition Escrow Deficiency   | \$240.68   |   |                            |             |                      |
| Pre-Petition Escrow Shortage   | \$973.34   |   |                            |             |                      |
| Total Escrow POC   | \$1,214.02 |   |                            |             |                      |
| Payments Applied   | \$0.00     |   |                            |             |                      |
| Remaining Escrow Balance   |            |   |                            |             |                      |
| Pre-Petition Escrow Deficiency   | \$240.68   |   |                            |             |                      |
| Pre-Petition Escrow Shortage   | \$973.34   |   |                            |             |                      |
| *Escrow Balance adjusted by proof of claim amounts   |            |   |                            |             |                      |
| **Beginning balance = Starting balance less any unpaid escrow disbursements due in the prepaid period  |            |   |                            |             |                      |
| The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$648.91. |            |   |                            |             |                      |

INTERNET REPRINT

An escrow shortage occurs when there is a zero or positive balance in the escrow account but not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. This pre-petition shortage is accounted for on the POC and will be collected as part of your pre-petition plan payment. The post-petition shortage of \$204.13 will be collected over the next 60 installments.

#### ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from September 2013 to November 2014. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

| ACTUAL ESCROW ACCOUNT HISTORY   |                    |            |                      |            |                      |                |          |
|---|--------------------|------------|----------------------|------------|----------------------|----------------|----------|
|   | Payments to Escrow |            | Payments from Escrow |            | Description          | Escrow Balance |          |
|   | Projected          | Actual     | Projected            | Actual     |                      | Projected      | Actual   |
| Beginning Balance Date  |                    |            |                      |            |                      |                | \$532.02 |
| 09/01/13  | 446.71             | 0.00 *     | 0.00                 | 0.00       |                      | 720.73         | 532.02   |
| 09/12/13  | 0.00               | 446.71 *   | 0.00                 | 0.00       |                      | 720.73         | 978.73   |
| 09/13/13  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 720.73         | 849.73   |
| 10/01/13  | 446.71             | 0.00 *     | 0.00                 | 0.00       |                      | 1,167.44       | 849.73   |
| 10/09/13  | 0.00               | 446.71 *   | 0.00                 | 0.00       |                      | 1,167.44       | 1,296.44 |
| 10/11/13  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 1,167.44       | 1,167.44 |
| 11/01/13  | 456.34             | 0.00 *     | 129.00               | 0.00 *     | PRIVATE MORTGAGE INS | 1,494.78       | 1,167.44 |
| 11/12/13  | 0.00               | 456.34 *   | 0.00                 | 0.00       |                      | 1,494.78       | 1,623.78 |
| 11/13/13  | 0.00               | 433.18 *   | 0.00                 | 0.00       |                      | 1,494.78       | 2,056.96 |
| 11/15/13  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 1,494.78       | 1,927.96 |
| 12/01/13  | 456.34             | 0.00 *     | 129.00               | 0.00 *     | PRIVATE MORTGAGE INS | 1,822.12       | 1,927.96 |
| 12/16/13  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 1,822.12       | 1,798.96 |
| 01/01/14  | 456.34             | 0.00 *     | 129.00               | 0.00 *     | PRIVATE MORTGAGE INS | 2,149.46       | 1,798.96 |
| 01/03/14  | 0.00               | 449.12 *   | 0.00                 | 0.00       |                      | 2,149.46       | 2,248.08 |
| 01/10/14  | 0.00               | 449.12 *   | 0.00                 | 0.00       |                      | 2,149.46       | 2,697.20 |
| 01/13/14  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 2,149.46       | 2,568.20 |
| 02/01/14  | 456.34             | 0.00 *     | 129.00               | 0.00 *     | PRIVATE MORTGAGE INS | 2,476.80       | 2,568.20 |
| 02/11/14  | 0.00               | 449.12 *   | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 2,476.80       | 2,888.32 |
| 03/01/14  | 456.34             | 0.00 *     | 129.00               | 0.00 *     | PRIVATE MORTGAGE INS | 2,804.14       | 2,888.32 |
| 03/01/14  | 0.00               | 0.00       | 1,344.23             | 0.00 *     | COUNTY PROPERTY TAX  | 1,459.91       | 2,888.32 |
| 03/04/14  | 0.00               | 449.12 *   | 0.00                 | 0.00       |                      | 1,459.91       | 3,337.44 |
| 03/11/14  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 1,459.91       | 3,208.44 |
| 03/14/14  | 0.00               | 0.00       | 0.00                 | 1,348.74 * | COUNTY PROPERTY TAX  | 1,459.91       | 1,859.70 |
| 04/01/14  | 456.34             | 0.00 *     | 129.00               | 0.00 *     | PRIVATE MORTGAGE INS | 1,787.25       | 1,859.70 |
| 04/11/14  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 1,787.25       | 1,730.70 |
| 05/01/14  | 456.34             | 0.00 *     | 129.00               | 0.00 *     | PRIVATE MORTGAGE INS | 2,114.59       | 1,730.70 |
| 05/05/14  | 0.00               | 449.12 *   | 0.00                 | 0.00       |                      | 2,114.59       | 2,179.82 |
| 05/14/14  | 0.00               | 0.00       | 0.00                 | 1,196.00 * | HAZARD INSURANCE     | 2,114.59       | 983.82   |
| 05/16/14  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 2,114.59       | 854.82   |
| 06/01/14  | 0.00               | 0.00       | 129.00               | 0.00 *     | PRIVATE MORTGAGE INS | 1,985.59       | 854.82   |
| 06/01/14  | 456.34             | 0.00 *     | 1,153.00             | 0.00 *     | HAZARD INSURANCE     | 1,288.93       | 854.82   |
| 06/03/14  | 0.00               | 449.12 *   | 0.00                 | 0.00       |                      | 1,288.93       | 1,303.94 |
| 06/17/14  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 1,288.93       | 1,174.94 |
| 07/01/14  | 456.34             | 0.00 *     | 129.00               | 0.00 *     | PRIVATE MORTGAGE INS | 1,616.27       | 1,174.94 |
| 07/01/14  | 0.00               | 0.00       | 1,344.23             | 0.00 *     | COUNTY PROPERTY TAX  | 272.04         | 1,174.94 |
| 07/09/14  | 0.00               | 0.00       | 0.00                 | 1,348.74 * | COUNTY PROPERTY TAX  | 272.04         | -173.80  |
| 07/18/14  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 272.04         | -302.80  |
| 08/01/14  | 456.34             | 0.00 *     | 129.00               | 0.00 *     | PRIVATE MORTGAGE INS | 599.38         | -302.80  |
| 08/04/14  | 0.00               | 449.12 *   | 0.00                 | 0.00       |                      | 599.38         | 146.32   |
| 08/19/14  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 599.38         | 17.32    |
| 09/01/14  | 456.34             | 0.00 *     | 129.00               | 0.00 *     | PRIVATE MORTGAGE INS | 926.72         | 17.32    |
| 09/19/14  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 926.72         | -111.68  |
| 10/01/14  | 456.34             | 449.12 *   | 129.00               | 0.00 *     | EST:                 | 1,254.06       | 337.44   |
| 10/20/14  | 0.00               | 0.00       | 0.00                 | 129.00 *   | PRIVATE MORTGAGE INS | 1,254.06       | 208.44   |
| 11/01/14  | 456.34             | 449.12 *   | 0.00                 | 129.00 *   | EST: PRIVATE MORTGAG | 1,710.40       | 528.56   |
| Total   | \$6,825.84         | \$5,825.02 | \$5,389.46           | \$5,828.48 |                      |                |          |
| An asterisk (*) indicates a difference from a previous estimate either in the date or the amount.   |                    |            |                      |            |                      |                |          |
| <b>NOTE</b> – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account. |                    |            |                      |            |                      |                |          |

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount.

**NOTE** – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA) Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.